

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION**

In re:

JERRY A. MCKINNEY  
KATHY J. MCKINNEY  
Debtor(s)

Case No. 17-70281JAD

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/05/2017.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/04/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 6.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,400.51.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

|  |        |
|--|--------|
| Total paid by or on behalf of the debtor | \$0.00 |
| Less amount refunded to debtor           | \$0.00 |

**NET RECEIPTS:** **\$0.00**

**Expenses of Administration:**

|                                       |        |
|---------------------------------------|--------|
| Attorney's Fees Paid Through the Plan | \$0.00 |
| Court Costs                           | \$0.00 |
| Trustee Expenses & Compensation       | \$0.00 |
| Other                                 | \$0.00 |

**TOTAL EXPENSES OF ADMINISTRATION:** **\$0.00**

Attorney fees paid and disclosed by debtor: **\$630.00**

**Scheduled Creditors:**

| Creditor Name                  | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|--------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| ADVANCED DISPOSAL              | Unsecured | 158.90          | NA             | NA            | 0.00           | 0.00      |
| AFNI                           | Unsecured | 628.28          | NA             | NA            | 0.00           | 0.00      |
| AFSA DATA CORP/ACS**           | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| ALLIANCE ONE RECEIVABLES MGM   | Unsecured | 727.75          | NA             | NA            | 0.00           | 0.00      |
| ALLY FINANCIAL(*)              | Secured   | 16,500.00       | 18,137.84      | 18,137.84     | 0.00           | 0.00      |
| ALTOONA REGIONAL HEALTH SYST   | Unsecured | 50.00           | NA             | NA            | 0.00           | 0.00      |
| AMERICAN INFOSOURCE LP AGENT   | Unsecured | 1,866.00        | 1,830.89       | 1,830.89      | 0.00           | 0.00      |
| APEX ASSET                     | Unsecured | 50.00           | NA             | NA            | 0.00           | 0.00      |
| BERKS CREDIT & COLLECTIONS INC | Unsecured | 25.00           | NA             | NA            | 0.00           | 0.00      |
| CAPITAL ONE(*)                 | Unsecured | 449.00          | NA             | NA            | 0.00           | 0.00      |
| CAPITAL ONE(*)                 | Unsecured | 3,092.32        | NA             | NA            | 0.00           | 0.00      |
| CAVALRY PORTFOLIO SERVICES LLC | Unsecured | 836.00          | NA             | NA            | 0.00           | 0.00      |
| CAWLEY AND BERGMAN             | Unsecured | 836.45          | NA             | NA            | 0.00           | 0.00      |
| CENTER EMERGENCY MED           | Unsecured | 836.00          | NA             | NA            | 0.00           | 0.00      |
| CENTRE DIAGNOSTIC IMAGING      | Unsecured | 28.00           | NA             | NA            | 0.00           | 0.00      |
| CENTRE DIAGNOSTIC IMAGING      | Unsecured | 15.00           | NA             | NA            | 0.00           | 0.00      |
| CENTRE DIAGNOSTIC IMAGING      | Unsecured | 131.00          | NA             | NA            | 0.00           | 0.00      |
| CENTRE DIAGNOSTIC IMAGING      | Unsecured | 198.00          | NA             | NA            | 0.00           | 0.00      |
| CHASE                          | Unsecured | 1,285.00        | NA             | NA            | 0.00           | 0.00      |
| CHASE MORTGAGE                 | Secured   | 0.00            | NA             | 6,500.00      | 0.00           | 0.00      |
| CHASE MORTGAGE                 | Secured   | 33,229.00       | NA             | NA            | 0.00           | 0.00      |
| CLAIR AND ELEANOR GODISSART    | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| COLLECTION SERVICE CENTER INC  | Unsecured | 161.00          | NA             | NA            | 0.00           | 0.00      |
| COLLECTION SERVICE CENTER INC  | Unsecured | 161.80          | NA             | NA            | 0.00           | 0.00      |
| COMMONWEALTH OF PA             | Secured   | 998.49          | NA             | 998.49        | 0.00           | 0.00      |
| COMPLETE PAYMENT RECOVERY SI   | Unsecured | 97.16           | NA             | NA            | 0.00           | 0.00      |
| CONTINENTAL FINANCE            | Unsecured | 365.06          | NA             | NA            | 0.00           | 0.00      |
| CONTINENTAL FINANCE            | Unsecured | 333.39          | NA             | NA            | 0.00           | 0.00      |
| CONTINENTAL FINANCE            | Unsecured | 311.00          | NA             | NA            | 0.00           | 0.00      |
| CONTINENTAL FINANCE            | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| CONTINENTAL FINANCE            | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |

**Scheduled Creditors:**

| Creditor Name                  | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|--------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| CREDIT BUREAU OF LANCASTER CC  | Unsecured | 836.00          | NA             | NA            | 0.00           | 0.00      |
| CREDIT COLLECTION SERVICES     | Unsecured | 99.23           | NA             | NA            | 0.00           | 0.00      |
| CREDIT COLLECTION SERVICES     | Unsecured | 44.00           | NA             | NA            | 0.00           | 0.00      |
| CREDIT COLLECTION SERVICES     | Unsecured | 31.10           | NA             | NA            | 0.00           | 0.00      |
| CREDIT CONTROL COLLECTIONS     | Unsecured | 150.00          | NA             | NA            | 0.00           | 0.00      |
| CREDIT MANAGEMENT CO           | Unsecured | 1,393.00        | NA             | NA            | 0.00           | 0.00      |
| CREDIT MANAGEMENT CO           | Unsecured | 392.00          | NA             | NA            | 0.00           | 0.00      |
| CREDIT MANAGEMENT CO           | Unsecured | 302.00          | NA             | NA            | 0.00           | 0.00      |
| CREDIT MANAGEMENT CO           | Unsecured | 120.00          | NA             | NA            | 0.00           | 0.00      |
| CREDIT MANAGEMENT CO           | Unsecured | 50.00           | NA             | NA            | 0.00           | 0.00      |
| CREDIT MANAGEMENT CO           | Unsecured | 21.53           | NA             | NA            | 0.00           | 0.00      |
| CREDIT MANAGEMENT CO           | Unsecured | 22.00           | NA             | NA            | 0.00           | 0.00      |
| CREDIT MANAGEMENT CO           | Unsecured | 119.59          | NA             | NA            | 0.00           | 0.00      |
| CREDITOR INFORMATION MISSING C | Unsecured | 5,600.00        | NA             | NA            | 0.00           | 0.00      |
| ECMC(*)                        | Unsecured | 14,506.00       | 15,248.62      | 15,248.62     | 0.00           | 0.00      |
| EXETER FINANCE CORP            | Unsecured | 14,475.00       | NA             | NA            | 0.00           | 0.00      |
| FIRST PREMIER BANK             | Unsecured | 15.00           | NA             | NA            | 0.00           | 0.00      |
| GEISINGER HEALTH SYSTEM        | Unsecured | 324.76          | NA             | NA            | 0.00           | 0.00      |
| GEISINGER HEALTH SYSTEM        | Unsecured | 370.76          | NA             | NA            | 0.00           | 0.00      |
| GEISINGER HEALTH SYSTEM        | Unsecured | 370.76          | NA             | NA            | 0.00           | 0.00      |
| GEISINGER HEALTH SYSTEM        | Unsecured | 6,520.00        | NA             | NA            | 0.00           | 0.00      |
| HMC GROUP                      | Unsecured | 493.43          | NA             | NA            | 0.00           | 0.00      |
| HOLIDAY FINANCIAL SERVICES     | Secured   | 4,382.00        | NA             | NA            | 0.00           | 0.00      |
| HOLIDAY FINANCIAL SERVICES     | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| HOLIDAY FINANCIAL SERVICES     | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| HOLIDAY FINANCIAL SERVICES     | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| HOLIDAY FINANCIAL SERVICES     | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| HOLIDAY FINANCIAL SERVICES     | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| HOLIDAY FINANCIAL SERVICES     | Unsecured | 1,258.00        | NA             | NA            | 0.00           | 0.00      |
| HOME HEALTH RESOURCE           | Unsecured | 27.02           | NA             | NA            | 0.00           | 0.00      |
| HSBC                           | Unsecured | 238.89          | NA             | NA            | 0.00           | 0.00      |
| HSBC MORTGAGE SVCS (RE)*       | Unsecured | 10,098.00       | NA             | NA            | 0.00           | 0.00      |
| ICN IPA COLLECTION             | Unsecured | 294.29          | NA             | NA            | 0.00           | 0.00      |
| INTERNAL REVENUE SERVICE*      | Unsecured | 13,000.00       | 11,509.92      | 11,509.92     | 0.00           | 0.00      |
| INTERNAL REVENUE SERVICE*      | Priority  | 0.00            | 24,272.45      | 24,272.45     | 0.00           | 0.00      |
| L ROSS                         | Unsecured | 830.74          | NA             | NA            | 0.00           | 0.00      |
| LAFFEY AND ASSOCIATES PC       | Unsecured | 2,109.04        | NA             | NA            | 0.00           | 0.00      |
| LAFFEY AND ASSOCIATES PC       | Unsecured | 11,746.42       | NA             | NA            | 0.00           | 0.00      |
| LAKEVIEW LOAN SERVICING LLC    | Secured   | 144,321.00      | 145,083.01     | 0.00          | 0.00           | 0.00      |
| LAKEVIEW LOAN SERVICING LLC    | Secured   | 0.00            | 29,644.16      | 29,644.16     | 0.00           | 0.00      |
| LAKEVIEW LOAN SERVICING LLC    | Priority  | 0.00            | 1,150.00       | 1,150.00      | 0.00           | 0.00      |
| LAUREL EYE CLINIC              | Unsecured | 55.00           | NA             | NA            | 0.00           | 0.00      |
| LOWES++                        | Unsecured | 390.42          | NA             | NA            | 0.00           | 0.00      |
| LTD FINANCIAL SVCS             | Unsecured | 188.77          | NA             | NA            | 0.00           | 0.00      |
| LVN FUNDING LLC, ASSIGNEE      | Unsecured | 10,098.00       | 13,111.16      | 13,111.16     | 0.00           | 0.00      |
| MABT GENESIS RETAIL            | Unsecured | 449.00          | NA             | NA            | 0.00           | 0.00      |
| MED EAST POST OPD SURGICAL     | Unsecured | 84.95           | NA             | NA            | 0.00           | 0.00      |
| MED EAST POST OPD SURGICAL     | Unsecured | 69.95           | NA             | NA            | 0.00           | 0.00      |
| MEDICREDIT CORP                | Unsecured | 46.00           | NA             | NA            | 0.00           | 0.00      |
| MEDICREDIT CORP                | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| MEDICREDIT CORP                | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| MIDLAND CREDIT MANAGEMENT IN   | Unsecured | 520.77          | NA             | NA            | 0.00           | 0.00      |
| MIHALKD                        | Unsecured | 255.86          | NA             | NA            | 0.00           | 0.00      |
| MOUNT NITTANY PHYSICIAN GROU   | Unsecured | 22.00           | NA             | NA            | 0.00           | 0.00      |
| MT NITTANY MEDICAL             | Unsecured | 301.77          | NA             | NA            | 0.00           | 0.00      |
| MT NITTANY MEDICAL             | Unsecured | 185.62          | NA             | NA            | 0.00           | 0.00      |
| MT NITTANY MEDICAL             | Unsecured | 301.77          | NA             | NA            | 0.00           | 0.00      |
| MT NITTANY MEDICAL             | Unsecured | 2,634.50        | NA             | NA            | 0.00           | 0.00      |
| MT NITTANY MEDICAL             | Unsecured | 508.50          | NA             | NA            | 0.00           | 0.00      |

**Scheduled Creditors:**

| Creditor Name                   | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|---------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| MT NITTANY MEDICAL              | Unsecured | 50.00           | NA             | NA            | 0.00           | 0.00      |
| MT NITTANY MEDICAL              | Unsecured | 185.62          | NA             | NA            | 0.00           | 0.00      |
| NATIONAL CREDIT ADJUSTERS       | Unsecured | 2,671.08        | NA             | NA            | 0.00           | 0.00      |
| NATIONAL RECOVERY AGENCY GR     | Unsecured | 28.00           | NA             | NA            | 0.00           | 0.00      |
| NORTHLAND GROUP INC.            | Unsecured | 69.98           | NA             | NA            | 0.00           | 0.00      |
| NORTHLAND GROUP INC.            | Unsecured | 2,867.29        | NA             | NA            | 0.00           | 0.00      |
| PA MUNICIPAL SERVICE CO         | Unsecured | 210.72          | NA             | NA            | 0.00           | 0.00      |
| PA MUNICIPAL SERVICE CO         | Unsecured | 244.71          | NA             | NA            | 0.00           | 0.00      |
| PENN CREDIT CORP                | Unsecured | 50.00           | NA             | NA            | 0.00           | 0.00      |
| PENN CREDIT CORP                | Unsecured | 394.71          | NA             | NA            | 0.00           | 0.00      |
| PENN CREDIT CORP                | Unsecured | 50.00           | NA             | NA            | 0.00           | 0.00      |
| PENN CREDIT CORP                | Unsecured | 875.72          | NA             | NA            | 0.00           | 0.00      |
| PENN CREDIT CORP                | Unsecured | 55.75           | NA             | NA            | 0.00           | 0.00      |
| PENN CREDIT CORP                | Unsecured | 200.00          | NA             | NA            | 0.00           | 0.00      |
| PENN HIGHLANDS                  | Unsecured | 493.43          | NA             | NA            | 0.00           | 0.00      |
| PENN HIGHLANDS                  | Unsecured | 185.34          | NA             | NA            | 0.00           | 0.00      |
| PENN HIGHLANDS                  | Unsecured | 108.95          | NA             | NA            | 0.00           | 0.00      |
| PENN HIGHLANDS                  | Unsecured | 704.15          | NA             | NA            | 0.00           | 0.00      |
| PENN HIGHLANDS                  | Unsecured | 100.00          | NA             | NA            | 0.00           | 0.00      |
| PENN HIGHLANDS DUBOIS           | Unsecured | 50.00           | NA             | NA            | 0.00           | 0.00      |
| PRA/PORTFOLIO RECOVERY ASSOC    | Unsecured | 800.13          | NA             | NA            | 0.00           | 0.00      |
| PRA/PORTFOLIO RECOVERY ASSOC    | Unsecured | 1,274.00        | NA             | NA            | 0.00           | 0.00      |
| PRA/PORTFOLIO RECOVERY ASSOC    | Unsecured | NA              | 800.13         | 800.13        | 0.00           | 0.00      |
| QUANTUM3 GROUP LLC - AGENT CA   | Unsecured | 420.75          | 420.75         | 420.75        | 0.00           | 0.00      |
| R & R RADIOLOGY                 | Unsecured | 44.00           | NA             | NA            | 0.00           | 0.00      |
| SCHEER GREEN AND BURKE COMP     | Unsecured | 420.75          | NA             | NA            | 0.00           | 0.00      |
| SCHUMACHER GROUP                | Unsecured | 909.75          | NA             | NA            | 0.00           | 0.00      |
| SOUTHWEST CREDIT SYSTEMS*       | Unsecured | 1,220.00        | NA             | NA            | 0.00           | 0.00      |
| SPRINGLEAF FINANCIAL SERVICES I | Unsecured | 10,624.38       | NA             | NA            | 0.00           | 0.00      |
| THE CARING HEALTHCARE NETWO     | Unsecured | 496.21          | NA             | NA            | 0.00           | 0.00      |
| TRANSWORLD SYSTEMS              | Unsecured | 367.35          | NA             | NA            | 0.00           | 0.00      |
| TRIBUTE                         | Unsecured | 182.25          | NA             | NA            | 0.00           | 0.00      |
| TYRONE HOSPITAL                 | Unsecured | 140.00          | NA             | NA            | 0.00           | 0.00      |
| UNITED RECOVERY SYSTEMS LP*     | Unsecured | 1,464.41        | NA             | NA            | 0.00           | 0.00      |
| UOC SURGICAL SERVICES LIMITED   | Unsecured | 40.00           | NA             | NA            | 0.00           | 0.00      |
| UOC SURGICAL SERVICES LIMITED   | Unsecured | 40.00           | NA             | NA            | 0.00           | 0.00      |
| UOC SURGICAL SERVICES LIMITED   | Unsecured | 25.00           | NA             | NA            | 0.00           | 0.00      |
| UPMC(*)                         | Unsecured | 5.29            | NA             | NA            | 0.00           | 0.00      |
| UPMC(*)                         | Unsecured | 87.81           | NA             | NA            | 0.00           | 0.00      |
| UPMC(*)                         | Unsecured | 367.35          | NA             | NA            | 0.00           | 0.00      |

**Summary of Disbursements to Creditors:**

|                                     | <u>Claim<br/>Allowed</u> | <u>Principal<br/>Paid</u> | <u>Interest<br/>Paid</u> |
|-------------------------------------|--------------------------|---------------------------|--------------------------|
| <b>Secured Payments:</b>            |                          |                           |                          |
| Mortgage Ongoing                    | \$0.00                   | \$0.00                    | \$0.00                   |
| Mortgage Arrearage                  | \$36,144.16              | \$0.00                    | \$0.00                   |
| Debt Secured by Vehicle             | \$18,137.84              | \$0.00                    | \$0.00                   |
| All Other Secured                   | \$998.49                 | \$0.00                    | \$0.00                   |
| <b>TOTAL SECURED:</b>               | <b>\$55,280.49</b>       | <b>\$0.00</b>             | <b>\$0.00</b>            |
| <b>Priority Unsecured Payments:</b> |                          |                           |                          |
| Domestic Support Arrearage          | \$0.00                   | \$0.00                    | \$0.00                   |
| Domestic Support Ongoing            | \$0.00                   | \$0.00                    | \$0.00                   |
| All Other Priority                  | \$25,422.45              | \$0.00                    | \$0.00                   |
| <b>TOTAL PRIORITY:</b>              | <b>\$25,422.45</b>       | <b>\$0.00</b>             | <b>\$0.00</b>            |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | <b>\$42,921.47</b>       | <b>\$0.00</b>             | <b>\$0.00</b>            |

**Disbursements:**

|                              |                      |
|------------------------------|----------------------|
| Expenses of Administration   | <u>\$0.00</u>        |
| Disbursements to Creditors   | <u>\$0.00</u>        |
| <b>TOTAL DISBURSEMENTS :</b> | <b><u>\$0.00</u></b> |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/20/2017

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.